

Health insurance in 2014: getting HIV coverage under the Affordable Care Act in Alameda County, CA

Updated December 18, 2013

For everyone: check your mail and bring in anything you receive about your health care coverage! We can help.

Don't do anything if you...

- have Medi-Cal coverage (just choose the managed care plan - Alameda Alliance or Anthem Blue Cross - which your provider accepts)
- have Medicare
- are an undocumented immigrant with HealthPAC
- already have insurance from your employer



No current coverage

Enroll in HealthPAC

Enroll now and up to December 13, 2013! This will be a pre-screening process.

- ☐ Bring your ID and income documents (1040, W2 or pay stub) to your community health center or Highland Hospital

Immigrant <5 years <138% FPL

Enroll in Medi-Cal

November 2013 update! Legal permanent residents <5 years and <138% will now be eligible for **state-funded expanded Medi-Cal** starting January 1, 2014!

- ☐ Make sure your correct mailing address, ID and income documents are on file
- ☐ Stay tuned for details about when you can enroll in state-funded Medi-Cal

HealthPAC MCE*

Auto-roll to Medi-Cal

- ☐ Make sure your correct mailing address is on file
- ☐ November 2013: check mail & choose a plan (Alameda Alliance or Anthem Blue Cross)
- ☐ December 2013: get a 3-month supply of medications to cover the transition
- ☐ January 2014: check for your new Medi-Cal card in the mail and bring it to your visits

HPAC-HCCI and 138-400% FPL*

Enroll in a Covered CA health plan by 3/31/14

Please see the next page for details. Consider:

- ☐ which clinic and provider you want to use
- ☐ which pharmacy and medications you want covered
- ☐ total costs you can afford: premiums and out-of-pocket costs
- ☐ enrollment in ADAP and CA Office of AIDS - Health Insurance Premium Payment (OA-HIPP) coverage to pay for premiums and drug co-pays.
- ☐ having your ID and income documents ready (1040, W2 or pay stub)
- ☐ getting a 3-month supply of medications in December 2013

Enrolling in Covered CA: the following is best done with an enrollment counselor

1. Check income and immigration status: For FPL determination, report your projected income for 2014 and use the Modified Adjusted Gross Income (MAGI), which is line 8b+ line 37 from your tax return as reference.

FEDERAL POVERTY LEVELS						
Size of Household	138%	150%	200%	250%	300%	400%
1	\$15,900	\$17,235	\$22,980	\$28,725	\$34,470	\$45,960
2	\$21,500	\$23,265	\$31,020	\$38,775	\$46,530	\$62,040
3	\$27,000	\$29,295	\$39,060	\$48,825	\$58,590	\$78,120
4	\$32,499	\$35,325	\$47,100	\$58,875	\$70,650	\$94,200
5	\$38,047	\$41,355	\$55,140	\$68,925	\$82,710	\$110,280

2. Determine which provider and pharmacy you want to use, and check plan formularies.

- My provider: is s/he in the plan network?
- My pharmacy: are they in the plan network?
- My medications: are they in the formulary?

If you don't qualify for OA-HIPP premium payment, also determine how much you're willing to pay.
Estimate costs at www.coveredca.com.

3. Identify where to enroll & make an appointment:

Enrollment counselors and contacts:

4. Decide on a plan:

Alameda County Covered CA plans:

Anthem PPO
Blue Shield EPO
Kaiser HMO
Alameda Alliance HMO (pending)
Your clinic contracts with: _____



5. Choose a plan tier:

A brief explanation of plan tiers:

- ★ **Bronze** = lowest monthly premium but highest deductible and co-pay; *best for people who only occasionally get medical care and not great for those with chronic conditions*
- ★ **Silver** = lower premium, moderate deductible/co-pay; subsidy for 100-250% FPL
For PLWHA ≤200% FPL, silver plans may be the best deal; OA-HIPP will pay for premiums and ADAP will help with some med co-pays that contribute to deductible.
- ★ **Gold** = moderate premium, moderate deductible/co-pay
- ★ **Platinum** = highest premium, lowest deductible/co-pay
For PLWHA 200-400% FPL, platinum plans are the best deal; OA-HIPP pays for premiums for patients making \$50,000 or less per year.
- ★ The **premium assistance (tax credit)** applies to all tiers for people 100-400% FPL.
- ★ The **out-of-pocket subsidy** applies only to the silver tier for people 100-250% FPL.

- 6. Enroll in OA-HIPP and ADAP to cover premiums & drug costs**
- 7. Get a 3-month supply of medications in December 2013**
- 8. Pay your first premium bill by Dec. 26, 2013 to get coverage starting Jan. 1, 2014.**

Office of AIDS Health Insurance Premium Payment (OA-HIPP)

Enrollment Information (see also links in box at right):

- ★ Must be enrolled in ADAP
- ★ Must take 100% of eligible tax credit from Covered CA **monthly**
- ★ Visit OA-HIPP website to locate an enrollment site **or** download application materials, see web links in the resources box at right →
- ★ Complete application includes:
 - **3** required forms
 - Covered California welcome letter **and** first billing statement
- ★ Mail to address on OA-HIPP website **or** fax to (916) 440-5490.

NOTE: Enrollees must continue to pay Covered CA premiums until OA-HIPP has processed the first payment (this may take up to **2 months**).

More Health Reform resources:

Alameda County updates on health care reform: www.achealthcare.org
 OA-HIPP: <http://www.cdph.ca.gov/programs/aids/Pages/tOAHPIndiv.aspx>
 OA-HIPP enrollment forms: <http://www.cdph.ca.gov/programs/aids/Pages/OAHIPPForms.aspx>
 HIV Health Reform blog and resource website: www.HIVHealthReform.org
 Covered CA insurance exchange plan calculator and info: <http://www.coveredca.com/>
 Covered CA plan booklet: http://www.coveredca.com/news/PDFs/CC_Health_Plans_Booklet.pdf
 Kaiser Family Foundation health reform data and resources: <http://kff.org/health-reform/>